## **CLAIMS**

What is claimed is:

1. A learned routing electronic form generation system comprising:

a computer coupled to each of one or more visual displays, wherein the computer generates one or more learned routing electronic forms, wherein each learned routing form includes:

a plurality of visual elements comprising text or data fields and graphical elements for receiving user data input; and

a plurality of non-visual programmatic elements that are linked to the plurality of visual elements to process the received user data input, wherein the computer processes the received user data to automatically change the plurality of visual elements or the plurality of non-visual programmatic elements in response to the received user data, the plurality of non-visual programmatic elements further including elements to populate a heuristically generated routing selection list based on a history of previous routing transaction; and

a second computer, wherein the server-side application processes user data to change both the visual and non-visual elements within each electronic form, without server interaction.

2. The learned routing electronic form generation system of claim 1 wherein upon submission of a completed electronic form by an user, the server-side application uses the

user data provided by the completed electronic form to query a submitting user to identify one or more subsequent users for form routing by making a selection from the heuristically generated routing selection list.

- 3. The self-directed electronic form generation system of claim 2 further comprising providing the submitting user one or more visual clues on the form for a self directed routing approach.
- 4. The learned routing electronic form generation system of claim 3, wherein with each successive route by the server-side application to each subsequent user, a form routing path defined by a previous user may be changed by modifying a set of selected elements in a routing of each electronic form itself.
- 5. A learned routing electronic form for display on an electronic system comprising:
  - a plurality of visual elements including text or data fields and graphical elements for data input and action selection; and
  - a plurality of non-visual programmatic elements which are linked to a set of user data input elements to modify or provide a selection of visual elements, the plurality of non-visual programmatic elements further including elements to populate a heuristically generated routing selection list based on a history of previous routing transaction.
- 6. A learned routing electronic form generation process comprising:

generating by a computer one or more automated electronic forms, wherein generating each automated electronic form includes:

providing a plurality of visual elements having text or data fields and graphical elements for receiving user data input; and

providing a plurality of non-visual programmatic elements that are linked to the plurality of visual elements to process the received user data input, the plurality of non-visual programmatic elements further including elements to populate a heuristically generated routing selection list based on a history of previous routing transaction,

wherein the computer processes the received user data to automatically change the plurality of visual elements or the plurality of non-visual programmatic elements in response to the received user data; and

providing a server-side application residing on the computer to selectively provide the user data over the server to another computer, wherein the server-side application processes user data to change both the visual and non-visual elements within each electronic form, without server interaction.

7. The self-directed routable electronic form generation process of claim 6 wherein upon submission of a completed electronic form by an user, processing by the server-side application the user data provided by the completed electronic form to query a submitting user to identify one or more subsequent users for form routing by making a selection from the heuristically generated routing selection list.

- 8. A self-directed routable electronic form for display on an electronic system comprising:
  - a plurality of visual elements including text or data fields and graphical elements for data input and action selection; and
  - a plurality of non-visual programmatic elements which are linked to a set of user data input elements to modify or provide a selection of visual elements, at least one of the plurality of visual elements being indicative of data used by a server to route the electronic form to a subsequent user.